

**Information to identify the case:**

Debtor 1	<u>William Gregory Charles</u>	Social Security number or ITIN	xxx-xx-0895
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Barbara Charles</u>	Social Security number or ITIN	xxx-xx-8745
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24015-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Gregory Charles

Barbara Charles

3/29/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Gregory Charles  
Barbara Charles  
Debtors

Case No. 16-24015-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 29, 2022

Form ID: 3180W

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William Gregory Charles, Barbara Charles, 1212 Fairdale Street, Pittsburgh, PA 15204-1746
14313017	A-K Valley Federal Credit Union, 3271 Leechburg Road, Lower Burrell, Pennsylvania 15068-2849
14313016	+ Advantage Auto Sales, 550 Stevenson Blvd, New Kensington, Pennsylvania 15068-5900
14313018	Allegheny County Court Records, 114 Courthouse, 436 Grant St, Pittsburgh, Pennsylvania 15206
14313019	Allegheny County Courts, 114 Courthouse, 436 Grant St, Pittsburgh, Pennsylvania 15219
14313020	Allegheny County Courts, 436 Grant Street, Pittsburgh, Pennsylvania 15219-2495
14313021	Allegheny County Courts-Criminal Divisio, 436 Grant Street, Room 220, Pittsburgh, Pennsylvania 15219-2495
14313023	+ Allegheny Podiatry, 681 Anderson Dr, Foster Plaza 6, Pittsburgh, Pennsylvania 15220-2766
14313025	+ Bayview Loan Servicing, LLC, P.O. Box 650091, Dallas, Texas 75265-0091
14313028	Commonwealth of Pennsylvania, c/o Magisterial Dist. Ct. 05-2-17, Baptist & Grove Roads, Suite M-201, Pittsburgh, Pennsylvania 15236
14313027	Commonwealth of Pennsylvania, c/o Magisterial Dist. Ct. 05-2-17, Bapti, Baptist & Grove Roads, Suite M-201, Pittsburgh, Pennsylvania 15236
14313030	+ Commonwealth of Pennsylvania- Magisteria, 660 First Avenue, 1st Floor, Pittsburgh, Pennsylvania 15219-3134
14313029	+ Commonwealth of Pennsylvania- Magisteria, 21 Yost Boulevard, Suite 100, Pittsburgh, Pennsylvania 15221-5203
14313034	+ Commonwealth of Pennsylvania-Magisterial, 1700 East Carson Street, Pittsburgh, Pennsylvania 15203-1759
14313032	+ Commonwealth of Pennsylvania-Magisterial, 1901 Center Avenue, Pittsburgh, Pennsylvania 15219-4378
14313031	+ Commonwealth of Pennsylvania-Magisterial, 21 Yost Boulevard, Suite 100, Pittsburgh, Pennsylvania 15221-5203
14313035	+ County of Allegheny City of Duquesne, c/o Jordan Tax Service, 102 Rahway Road, McMurray, Pennsylvania 15317-3349
14313039	+ First National Bank of Pennsylvania, c/o AAS Debt Recovery Inc, PO Box 129, Monroeville, Pennsylvania 15146-0129
14313040	+ Mattleman, Weinroth & Miller, P.C., Alicia M. Sandoval, 401 Route 70 East, Suite 100, Chestnut Hill, New Jersey 08034-2410
14313041	+ Medical-Progressive Specialty Ins, c/o The Receivables Mgmt Svs, 240 Emery St, Bethlehem, Pennsylvania 18015-1980
14313042	+ MetroPCS Wireless, Inc., PO Box 601119, Dallas, Texas 75360-1119
14313044	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, Pennsylvania 15250-7412
14313045	+ People's Natural Gas, 225 N Shore Drive, Pittsburgh, Pennsylvania 15212-5861
14313046	+ Robert J. Colaizzi, Esq., 1016 Greentree Road, Suite 110, Pittsburgh, Pennsylvania 15220-3125

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 30 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 30 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Mar 29 2022 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Mar 29 2022 23:43:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2022 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpwsa@grblaw.com	Mar 29 2022 23:43:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
14313024	+ Email/Text: bknotice@ercbpo.com	Mar 29 2022 23:44:00	AT&T, c/o Enhanced Recovery Corp, PO Box 57547, Jacksonville, Florida 32241-7547
14367834	+ EDI: CINGMIDLAND.COM	Mar 30 2022 03:43:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14343414	EDI: AIS.COM	Mar 30 2022 03:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14376717	+ EDI: LCIBAYLN	Mar 30 2022 03:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
14313026	+ EDI: DVTM.COM	Mar 30 2022 03:43:00	Bridgecrest Acceptance Corporation, PO Box 2997, Phoenix, Arizona 85062-2997
14357567	+ EDI: DVTM.COM	Mar 30 2022 03:43:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
14364577	+ Email/Text: bankruptcy@clearviewfcu.org	Mar 29 2022 23:44:00	Clearview FCU, 8805 University Blvd., Moon Township PA 15108-4212
15301911	+ EDI: LCIBAYLN	Mar 30 2022 03:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14339699	+ Email/Text: ebnjts@grblaw.com	Mar 29 2022 23:43:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffery R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14313037	EDI: DVTM.COM	Mar 30 2022 03:43:00	DT Credit Corp, PO Box 29018, Phoenix, Arizona 85038
14313038	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 29 2022 23:44:00	Duquesne Light Company, 411 Seventh Avenue (6-2), Pittsburgh, Pennsylvania 15219-1942
14376637	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 29 2022 23:44:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14346104	EDI: ECMC.COM	Mar 30 2022 03:43:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14661287	EDI: JEFFERSONCAP.COM	Mar 30 2022 03:43:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14313043	+ Email/Text: NWBKR@nationwide.com	Mar 29 2022 23:43:00	Nationwide Headquarters, One Nationwide Plaza, Columbus, Ohio 43215-2239
14319411	EDI: PENNDEPTREV	Mar 30 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14319411	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946

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14347996	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2022 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14339676	+ Email/Text: ebnpwsa@grblaw.com	Mar 29 2022 23:43:00	Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffery R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14313047	+ Email/Text: philadelphia.bnc@ssa.gov	Mar 29 2022 23:44:00	Social Security Administration, Office of the General Counsel, Region II, 300 Spring Garden Street, Philadelphia, Pennsylvania 19123-2924
14313048	+ Email/Text: bknnotice@ercbpo.com	Mar 29 2022 23:44:00	Tmobile, c/o Enhanced Recovery Corp, PO Box 57547, Jacksonville, Florida 32241-7547
14313049	+ EDI: VERIZONCOMB.COM	Mar 30 2022 03:43:00	Verizon, 500 Technology Dr Suite 300, Weldon Spring, Missouri 63304-2225
14313050	+ EDI: VERIZONCOMB.COM	Mar 30 2022 03:43:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Spring, Missouri 63304-2225
14376430	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 29 2022 23:44:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
14313051	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Mar 29 2022 23:44:00	Westlake Service Inc, 4751 Wilshire Blvd Ste 100, Los Angeles, California 90010-3847

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Bayview Loan Servicing, LLC
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing , LLC
cr		Duquesne Light Company
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
14313022	*	Allegheny County Courts-Criminal Divisio, 436 Grant Street, Room 220, Pittsburgh, Pennsylvania 15219-2495
14313033	*+	Commonwealth of Pennsylvania-Magisterial, 1901 Center Avenue, Pittsburgh, Pennsylvania 15219-4378
14313036	##+	Debt Recovery Solution, 900 Merchants Concourse, Suite LL 11, Westbury, New York 11590-5121

TOTAL: 5 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:**

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor Community Loan Servicing LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Catherine T. Martin	on behalf of Debtor William Gregory Charles martinc@nlsa.us
Catherine T. Martin	on behalf of Joint Debtor Barbara Charles martinc@nlsa.us
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-law.com
Celine P. DerKrikorian	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mw-law.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Marisa Myers Cohen	on behalf of Creditor Community Loan Servicing LLC ecfmail@ecf.courtdrive.com, mcohen@mw-law.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@ecf.courtdrive.com, mcohen@mw-law.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@ecf.courtdrive.com, mcohen@mw-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Raymond M Kempinski	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 18